

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: ANTHONY DROZDOWSKI	§	Case No. 18-bk-12660
DEBORAH DROZDOWSKI	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/20/2018.
- 2) The plan was confirmed on 10/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/10/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,732.00.
- 10) Amount of unsecured claims discharged without full payment: \$433,756.08.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 24,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 24,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,890.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,890.00
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOSHUA Z. GOLDBLUM	Lgl	0.00	NA	NA	3,000.00	0.00
DISCOVER FINANCIAL SVCS	Uns	7,607.00	7,851.60	7,851.60	36.76	0.00
DISCOVER FINANCIAL SVCS	Uns	15,005.69	15,005.69	15,005.69	70.22	0.00
INTERNAL REVENUE SERVICE	Pri	18,340.04	18,525.52	18,084.96	18,084.96	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	0.00	440.56	2.06	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	5,526.63	5,526.63	25.86	0.00
WELLS FARGO BANK	Uns	0.00	28,493.87	28,493.87	133.34	0.00
U.S. Department of Education CO Nelnet	Uns	0.00	102,937.78	102,937.78	481.72	0.00
FREEDOM MORTGAGE CORP	Sec	214,317.00	148,887.83	148,887.83	0.00	0.00
DEPARTMENT STORE NATIONAL	Uns	809.00	809.77	809.77	3.78	0.00
TOYOTA MOTOR CREDIT CORP	Sec	0.00	6,704.53	6,704.53	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Uns	0.00	2,404.35	2,404.35	11.25	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,158.93	2,158.93	10.11	0.00
US BANK NATIONAL ASSOCIATION	Sec	0.00	4,376.85	4,376.85	0.00	0.00
CAPITAL ONE	Uns	0.00	316.34	316.34	1.48	0.00
WELLS FARGO	Uns	0.00	9,337.55	9,337.55	43.70	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,361.78	4,361.78	20.41	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	11,223.58	11,223.58	52.52	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Sec	19,318.00	18,507.08	18,507.08	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,175.88	2,175.88	10.18	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,323.36	2,323.36	10.87	0.00
BANK OF AMERICA	Uns	23,358.00	23,358.86	23,358.86	109.31	0.00
VERIZON	Uns	0.00	315.95	315.95	1.47	0.00
JOSHUA Z. GOLDBLUM	Lgl	0.00	0.00	0.00	0.00	0.00
CBNA	Uns	2,323.00	NA	NA	0.00	0.00
CHASE CARD	Uns	22,862.00	NA	NA	0.00	0.00
CITIBANK	Uns	35,260.00	NA	NA	0.00	0.00
DEPT OF ED/NELNENET	Uns	85,889.00	NA	NA	0.00	0.00
HRRQ	Uns	1,255.00	NA	NA	0.00	0.00
JC PENNY/SYNCHRONY BANK	Uns	2,175.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	316.00	NA	NA	0.00	0.00
MEADOWBROK NNEUROLOGY	Uns	447.00	NA	NA	0.00	0.00
RADIOLOGY AFFILIATES	Uns	592.00	NA	NA	0.00	0.00
ST MARY EMERG. DEPART,	Uns	1,306.00	NA	NA	0.00	0.00
ST. MARY MED. CENTER	Uns	2,545.23	NA	NA	0.00	0.00
SYNCB/SAM'S CLUB	Uns	4,361.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	4,362.00	NA	NA	0.00	0.00
TD BANK	Uns	7,371.00	NA	NA	0.00	0.00
WELLS FARGO	Uns	5,626.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Uns	39,048.41	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 148,887.83	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 29,588.46	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 178,476.29	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 18,084.96	\$ 18,084.96	\$ 0.00
TOTAL PRIORITY:	\$ 18,084.96	\$ 18,084.96	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 219,042.48	\$ 1,025.04	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,890.00	
Disbursements to Creditors	\$ 19,110.00	
TOTAL DISBURSEMENTS:		\$ 24,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.